

# Modern Slavery and Human Trafficking Statement 2020



This statement has been published in accordance with the Modern Slavery Act 2015. It sets out the steps taken by Morgan Sindall Group plc ('the Company') and its subsidiary companies (see Appendix 1) (together 'the Group') during the year ending 31 December 2020 to prevent human trafficking and slavery in our business and supply chain.

The statement reflects actions during the year and contains information on our response to Covid-19, including monitoring its impact on modern slavery risks and where we have adapted our activities and priorities in response.

## Morgan Sindall Group's commitment to human rights

We are committed to respecting the human rights of our employees, subcontractors and communities in which we work, and encourage our supply chain to prevent, mitigate and address any threats to human rights. Our Group has a set of Core Values and Total Commitments which include looking after our people, working together with our supply chain and enhancing communities. Our Core Value of challenging the status quo is deeply embedded in our culture, and we encourage everyone to speak up should they see any signs of wrongdoing.

We support the UN Sustainable Development Goals (SDGs), and have prioritised those where we believe we can have the biggest impact in tune with our Total Commitments. These

#### Our Core Values







Talented people are key to our success



We must challenge the status quo



Consistent achievement is key to our future



We operate a decentralised philosophy

#### Our Total Commitments



people



Developing people



the environment





communities

include SDG 8: Decent work and economic growth, which aligns to our Commitment to 'protecting people'.

Our Core Values and Total Commitments are driven by our Board executive directors. Our divisional managing directors are responsible for embedding the Core Values in their businesses and driving performance against our Total Commitment targets. The Board uses the Core Values as the criteria for monitoring the Group's culture.

We develop long-term relationships with suppliers and subcontractors who share our values and whose policies and cultures are aligned to our own. We believe that positive collaboration with our supply chain partners embeds our culture and results in better project delivery.





## Summary of our activities in 2020 to protect human rights

- The health and wellbeing of our people, partners and the public remains our overriding priority. Where safe to operate, activity across the Group continued with adherence to government advice on Covid-19 and that of the devolved administrations and public health authorities across the UK.
- We issued new guidance relating to Covid-19 to protect the safety of our employees, subcontractors, clients and the general public and continuously reviewed this.
- We continued to monitor and assess our risks of modern slavery.
- We conducted a modern slavery pilot study.
- We introduced Sedex (see page 9) to help audit our supply chain partners' employment practices.
- We undertook a diversity and inclusion survey and organised independently run training workshops tailored to the results of the survey.

#### Protecting people

Our teams adapted quickly to working in accordance with government guidelines and the industry's new site operating procedures. With a group of our peers, we commissioned research by Loughborough University into the potential benefits of retaining Covid-safe working practices in the long term. Some new practices that we have made permanent include streamlining operations to reduce interfaces between trades, more robust cleaning regimes, improved communications and engagement on health and safety, and increased flexible working.

#### Supporting our employees during Covid-19

We had to take some difficult decisions at the start of the pandemic, furloughing a number of people and, regrettably, making some redundancies. Employees placed on furlough returned to work as soon as we were able to resume operations safely, while having regard to personal circumstances such as childcare obligations. Wherever possible, we found alternative roles for people who had been made redundant.

We know that the pandemic has been challenging for a lot of people, and while some have benefited from working from home, others have found it isolating. All our divisions introduced new communication platforms to support their employees and help them stay connected. Microsoft Teams, Yammer, a revamped benefits and discounts portal and a new intranet have helped us continue with meetings, briefings, employee award announcements and team welcoming events for new recruits. We have given our employees information about the support available to help with their mental and financial wellbeing, supported colleagues in working flexibly to help with caring responsibilities and safer travel times, kept people updated on business performance and engaged with them on how and when to open sites and offices.

Read more in our 2020 annual report.

## Modern Slavery Act 2015

Offences under the Modern Slavery Act include slavery, servitude, forced or compulsory labour and human trafficking for the purpose of exploitation.

Morgan Sindall Group is committed to the Universal Declaration of Human Rights and preventing modern slavery in our operations and supply chain.

Find the full Modern Slavery Act 2015 linked here.



## Our business

Morgan Sindall Group is a leading UK construction and regeneration group with an annual turnover of £3 billion. We operate through five divisions: Construction & Infrastructure, Fit Out, Property Services, Partnership Housing and Urban Regeneration, with an aggregate of over 70 offices and 350 project sites located around the UK. For the purposes of this statement, we treat our joint venture entities (where we are responsible for the management and operation of the joint venture) as part of our supply chain. Our joint venture partners, in the context of this statement, are primarily other large main contractors. Our customers are drawn from the public



sector, regulated industries and a variety of commercial sectors. Appendix 1 contains more detail of our markets and business activities.

Our workforce is made up of around 6,660 direct employees. Of our direct employees, 8% are weekly-paid site operatives and covered by collective bargaining agreements. We do not prevent or deter anyone who works for us from joining or participating in a trade union. We outsource our office cleaning and a small number of IT staff.

## Our supply chain

Our supply chain is extensive and ranges from large subcontractors providing specialist services such as mechanical and electrical installations, to suppliers of labour, goods and services for our sites and offices. Eighty-three per cent of our cost of sales is spent on goods and services procured from our Tier 1 suppliers, i.e. those with whom we contract direct. All our procurement is carried out with UK suppliers, although some of these suppliers may source products from other countries, such as sanitaryware procured from manufacturers in Europe, or personal protective equipment (PPE) procured from manufacturers in Asia.

We have in the region of 20,000 subcontractors working on our projects across the UK at any one time. Our supply chain is an integral part of our operations, and our success and reputation are inextricably linked to their performance and ethicality. While our supply chain is extensive, our decentralised philosophy enables each business to develop close relationships based on a collaborative approach (see page 6).

### Our policies and governance

Our Group policies support our commitment to being a responsible business. They are developed by experts in the relevant subjects, such as our Group general counsel, company secretary, Group director of sustainability and procurement, Group head of audit and assurance and divisional heads of HR. All policies are approved by the Board.

Our divisional managing directors are responsible for ensuring that the policies are communicated, implemented and enforced within their respective divisions. We also require each division to produce its own more detailed policies and procedures, reflecting Group-wide standards, appropriate for its particular business and markets and to ensure that they are embedded in the day-to-day conduct of the division's employees and people working on its projects.

The director of each division is responsible for their supplier relationships and for their division's compliance with the Group's Modern Slavery Policy and the Act. The divisional directors are advised and supported by the Group director of sustainability and procurement, the head of procurement, the Group commercial director, the general counsel, the company secretary and the Group head of audit and assurance.



## Group policies in relation to human rights and modern slavery

We have a zero-tolerance approach towards modern slavery and human trafficking both in our own operations and our supply chain.

The following Group policies are relevant to human rights and modern slavery:

- Our Code of Conduct sets out universal principles of good business conduct, including our commitment to maintaining a healthy and safe workplace, rejecting bribery and corruption, competing ethically and respecting others. The Code states our commitment to the Universal Declaration on Human Rights and preventing modern slavery in our operations and supply chain. It prohibits employing people either directly or through third parties who we believe to be subject to forced labour and engaging in any activities involving people or countries subject to UN, US, EU or UK sanctions.
- Our Modern Slavery Policy specifically prohibits activities linked to slavery, servitude, forced or involuntary labour and human trafficking. It prohibits charging employees any recruitment fees or deposits, retaining identity documents, restricting freedom of movement or forcing them to work excessive hours. It requires that all employees are given contracts of employment, treated humanely, equally and fairly, and paid at least the minimum wage without delays or unlawful deductions and that all migrant workers are treated in accordance with UK legislation and existing Group HR policies. The policy also requires that employees are hired direct whenever possible; if using a recruitment agency, we must ensure that the agency operates legally, is certified or licensed by the competent authority, and does not engage in fraudulent behaviour that places

employees at risk of forced labour or trafficking for labour exploitation.

Our Procurement Policy requires that goods and services are sourced efficiently and fairly. Our procurement methods are compliant with legislation, including health and safety regulations, and conform to our ethical, environmental and responsible business standards.

## Our minimum trading standards for suppliers We require all our suppliers to:

- provide their employees with good working conditions and fair treatment:
- respect workers' human rights and comply fully with all applicable laws;
- ensure all work is voluntary, and not done under any threat of penalties or sanctions;
- not require workers to pay any deposits for work, and employers must not keep original identity documents;
- ensure that workers are free to leave work at any time, with all salary owed to be paid;
- comply with the Modern Slavery Act (Transparency in Supply Chains) Regulations 2015;
- implement controls to prevent modern slavery; and
- notify the Group immediately if they become aware of any incidents of modern slavery within their supply chains.

The standards also encourage our suppliers to conduct regular modern slavery risk assessments within their own supply chains.

#### Communication of policies

We require all our divisions, subsidiaries, associated companies and joint venture interests to comply with

the above policies in their dealings with employees and suppliers. Our policies are communicated to all employees through clear links on intranets, inductions, regular briefings and training.

We expect similar practices to be followed by our suppliers, subcontractors and business partners. Anti-bribery, ethics and modern slavery are all referenced in our standard contracts. Before accessing any of our sites, all workers are instructed in the policies they are expected to follow, including health and safety, modern slavery and our Code of Conduct.

#### Policy implementation

We have grievance procedures in place for our employees and disciplinary procedures for breaches of policy. We also operate an independent raising concerns service, aimed principally at our employees but also available to others working on our projects, that encourages people to report any wrongdoing including human rights abuses (see page 10 for more detail on the raising concerns service). All reports are formally investigated, and appropriate action taken. Policy compliance is monitored through our internal audit and control processes.

Our minimum trading standards form part of the terms and conditions when we contract with suppliers and we will take appropriate action should suppliers breach these obligations. Such action may include working with the supplier to help them to address a breach or in certain circumstances could result in the termination of their contract. Suppliers to our joint ventures are subject to the project terms and conditions agreed by the joint venture partners.



## Our due diligence processes

#### Within our own business

We recruit our employees direct wherever possible in preference to using agencies. Where we do use agencies, it is part of their terms and conditions for working with us that they comply with the Act and have processes in place to manage modern slavery risks. We verify that all new employees have the right to work in the UK and, as signatory to the Employer Pays Principle, pay their salaries to them direct without deducting any commission or charges from their salaries in return for work.

## Prequalification and contract terms for our supply chain

We require all new Tier 1 suppliers and subcontractors to pre-qualify for approval to work with us, and to be re-accredited every 24 months. As part of the assessment, we examine their procedures for managing risks associated with modern slavery and forced labour within their organisations and supply chains and ask them to verify that they have complied with all relevant UK legislation, which includes the Act. Suppliers who demonstrate respect for human rights are prioritised. Should any information provided to us be either insufficient or non-compelling, we will ask for additional information and will conduct further due diligence if there is cause.

Once we contract with suppliers, the minimum trading standards (see page 5), which refer to modern slavery risks, form part of their terms and conditions. We require all suppliers who we work with to provide us with their own modern slavery policy or if they don't have one to commit to our Group policy. We reserve a contractual right to carry out periodic compliance audits and/or request additional

information and evidence in respect of a wide range of matters which includes compliance with the Act (where applicable) and the standards we have set in relation to the risk management of anti-slavery and human trafficking in the supply chain.

#### Long-term relationships with our supply chain

One of our Total Commitments is 'working together with our supply chain'. We take a strategic approach to developing long-term relationships with our supply chain founded on trust and alignment of values. This includes developing and participating in supply chain networks and forums. Over 400 manufacturers and suppliers are registered with our Morgan Sindall Supply Chain Family, a Group-wide network for sharing ideas and best practice. Every two years we organise a networking and best practice sharing event for our suppliers, attended by some of our clients. The next event, 'Meeting the Challenge', was due to take place in May

2020 but was postponed to September 2021 due to the Covid-19 pandemic.

We support the Supply Chain Sustainability School which helps suppliers develop their skills and provides free training, including modern slavery modules, and we share ideas through the School on how to identify and manage any incidents of modern slavery. Our Group director of sustainability and procurement chairs the School's Labour Group, which is looking to set minimum standards for the industry and manages the School's 'People Matter Charter', to which we are a signatory. The Charter sets out several commitments that apply to clients, main contractors and the supply chain; these include due diligence in protecting human rights, identifying and reporting labour exploitation, paying the living wage and ensuring those employed in the supply chain receive the payments and benefits to which they are entitled.



83%

of our cost of sales is procured from Tier 1 suppliers

2,315

suppliers registered with the Supply Chain Sustainability School

**2,279** preferred subcontractors

72%

of suppliers (by spend) signed up to Group-wide agreements

403

members of the Morgan Sindall Supply Chain Family

98%

invoices paid within 60 days



Our construction divisions each maintains a database of subcontractors who are monitored for performance against set criteria and given constructive feedback. They are awarded preferred status when they score highly which leads to repeat work and long-term relationships. Seventytwo per cent of our suppliers, by spend, were signed up to Group-wide agreements in 2020; through these procurement agreements we can give our subcontractors access to better pricing. Our policy is to treat our supply chain fairly; we are signatories of the Prompt Payment Code and in 2020 our divisions worked with their suppliers and subcontractors to speed up the process of receiving and paying invoices. Our largest division, Construction & Infrastructure, paid 98% of invoices within 60 days in 2020 and reduced its average payment days to 27 days (1 July to 31 December 2019: 32 days). We do not use any supplier finance arrangements.

Our larger Tier 1 subcontractors, suppliers and joint venture partners (the majority of whom are UK-based) are themselves required to comply with the Act and we expect them to undertake due diligence and risk assessment and management within their own supply chains. We also ask that they cascade our Group policies and minimum trading standards to their suppliers and anyone working on our projects.

#### Ensuring ongoing vigilance

Using materials provided by the Gangmasters and Labour Abuse Authority (GLAA), we have developed Toolbox Talks' to raise awareness of modern slavery for our own employees and site operatives employed by our supply chain. The Talks are delivered by our project teams on site and focus on the impact that modern slavery and forced labour can have on victims, the signs to watch out for, and how to raise the alarm.

Other materials on modern slavery, provided by the GLAA, have been distributed across the business and project sites. These include posters which are displayed on sites in prominent locations visible to supply chain operatives, for example in canteens and bathroom cubicles.

Several of our divisions require all suppliers and their operatives to undertake an online pre-registration and induction process prior to arriving on site, where they then receive a more tailored site-safety induction. Information on what might constitute modern slavery, and advice for operatives on how to seek help or report any concerns, are included, based upon the GLAA material provided to us.

Should anyone notice signs of modern slavery, they have access to our independent, well-communicated raising concerns service related to human rights, including labour conditions (see page 10). We also let our suppliers know that we expect them to have their own internal mechanism for raising concerns.

## Supporting our supply chain during Covid-19

The long-term, collaborative relationships we have developed with our supply chain proved extremely valuable during the pandemic, as our suppliers and subcontractors worked with us to resume operations as quickly as possible when safe to do so. Throughout the period, we have supported our supply chain where we could, by continuing to pay promptly, improving payment terms to help with cash flow and working capital, resolving outstanding issues, and ordering goods when subcontractors had difficulty sourcing them.

Refer to our <u>2020 annual report</u> for more information.



#### Risk assessment

#### Within our business

We have assessed the risk of modern slavery and human trafficking within our business, and the assessment has shown that there is a low risk of modern slavery in all parts of our activities. Our operations are UK-based, and our employees are given legal employment contracts upon joining. Each contract sets out the employee's roles and responsibilities, pay and benefits and the hours they are expected to work. We have grievance procedures in place for employees to report any breach of their contract and in addition they have access to our raising concerns service.

#### Within our supply chain

In late 2020, we took part in a pilot study with direct worker engagement specialist, &Wider, and a couple of our peers to see if we could develop an anonymous survey for people working on our sites to find out whether they are experiencing poor working conditions, including exposure to incidents of modern slavery. They would be contacted using a series of call cycles to allow anyone feeling less confident more than one opportunity to pick up the call. &Wider had successfully rolled out a survey across the retail industry and we, along with our peers, were seeking to adapt it for the construction industry. Following completion of phase 1 of the pilot, we identified adjustments that would need to be made for phase 2, such as:

- a representative from &Wider being present on site when the survey is issued, to encourage greater participation;
- shorter call cycles to provide quicker feedback from people working on site;
- focusing surveys on specific regional areas;
- improved guidance for site teams to help them promote the survey; and



 greater support for contractors to understand the findings and address any issues identified.

The Group is currently reviewing whether to participate in phase 2 of the pilot.

With the support of the consultancy Action Sustainability, we have reviewed our supply chain to identify those that may potentially be at greater risk of instances of modern slavery. This mapping exercise identified that our biggest risk is from the use of low-skilled or migrant labour within our supply chain and from the supply by subcontractors of materials sourced from outside the EU. The Group spends approximately £2bn per year through our supply chain for materials and labour.

Our risks identified in respect of labour include services provided for waste management and recycling, security, cleaning, demolition, road works and general construction trades. These services account for approximately 27% of the Group's total supply chain expenditure.

Our risks in respect of materials sourced from outside the EU include materials for floor fittings, brick and blockwork, metalwork, steel, ironmongery and quarry products. These materials account for approximately 3-4% of the Group's total supply chain expenditure. Recognising that we buy relatively few materials directly, instead employing subcontractors to supply and install materials as part of their packages, we use the Morgan Sindall Supply Chain Family and Sedex (see page 9) to review key third-party suppliers' modern slavery policies and procedures.



## Risk management

#### Supply of unskilled labour for sites

In order to mitigate our exposure to modern slavery, we have a labour desk which is operated by a collaboration of five specialist recruitment agencies. The agencies manage relationships and contracts with workers and the terms of their appointment dictate that the agency must be certain that all workers have the right documentation to work in the UK and that the contracts comply with all UK legislation and regulations. People employed via the desk are paid direct. Our Group director of sustainability and procurement has overall responsibility for the labour desk and manages the contracts with the agencies.

It is a mandatory requirement of our pre-qualification process that subcontractors comply with all UK legislation and regulations; confirm that they have processes in place to check their employees' right-to-work status; and confirm that their supply chains have processes in place to check the same.

We take regular opportunities to remind our supply chain of the importance of combating illegal working and of their legal obligation to ensure that their employees have the right to work in the UK, signposting them to Home Office resources and advice. We have distributed our Code of Conduct (see page 5) to our supply chain, requiring them to maintain the standards set out in it within their own businesses.

#### Building materials produced overseas

We do not procure any materials direct from overseas and deal only with UK suppliers who carry out their own modern slavery compliance checks. It is part of our selection process to award contracts to suppliers who have better modern slavery procedures in place. For example, since the start of the Covid-19 pandemic, we have resisted sourcing masks from suppliers who have inadequate procedures, despite the shortage, and have remained loyal to our existing suppliers. We have continued to use our normal procurement channels to try and expedite goods, and our teams have been on heightened alert for any of our subcontractors proposing to install 'substitute materials'. Our long-standing relationships with the Morgan Sindall Supply Chain Family of suppliers and manufacturers have helped us navigate the challenges and ensure we are able to maintain existing supply channels. Throughout the pandemic, we have, in conjunction with our Supply Chain Family, worked closely with our subcontractors where necessary to help them overcome any supply issues they have experienced.

#### Supply chain audits

If we become aware of a concern within our supply chain, we will initially telephone the supplier and discuss it with them to ensure that they understand the severity of the issue and gain an understanding as to how the matter has arisen. We will then visit the supplier to review with them the processes they have in place and offer advice and assistance as to how these might be improved; for example, suggesting they always check original documentation, such as passports, or highlighting potential signs of modern slavery that they might not have been aware of, such as an office address being used as a home address.

In March 2020, we became members of Sedex, a notfor-profit organisation that aims to improve ethical and responsible business practices in supply chains. The Sedex platform will help us monitor our whole supply chain in respect of modern slavery and human We do not procure any materials direct from overseas and deal only with UK suppliers who carry out their own modern slavery compliance checks. It is part of our selection process to award contracts to suppliers who have better modern slavery procedures in place.



rights abuses as well as other responsible business issues. We joined along with a group of our peers with whom we share common suppliers and subcontractors, as this will potentially give us access to a greater volume of data.

#### Independent raising concerns facility

We are committed to protecting human rights and respecting others. However, where our policies may have been breached, we aim to provide effective remedy. We run a formal raising concerns facility which is explained to all employees on induction, repeated throughout our e-learning courses and publicised on our intranets and office and site notice boards. It is available to all workers on our projects including those who are not employed by the Group.

The facility includes a telephone hotline and online reporting mechanism, independently managed by Safecall, which enable people to report any concerns (including breaches of policy) anonymously and in confidence, without fear of retaliation (we do not permit retaliation against employees making reports in good faith). As part of the service, we promise timely investigation, follow-up and a resolution of all issues.

The Board reviews our arrangements for raising concerns twice a year and monitors all reports of non-compliance with our procedures. The Board considered all reports raised in 2020 to have been fully investigated; none of the issues raised related to instances of modern slavery, forced labour or human trafficking.

## Training and awareness

#### Training for employees

All employees are required to undertake the e-learning courses that we offer and people working on our sites are required to attend toolbox talks that take place.

#### Training for suppliers

We refer our supply chain to the Supply Chain Sustainability School where they can access e-learning modules on modern slavery and we promote the School's events and briefing sessions. The School provides training and materials to assist suppliers in identifying and managing the risks associated with modern slavery within their organisations, as well as guidance on how to conduct due diligence with regard to their own supply chains. Suppliers are also guided on how to link their modern slavery initiatives to their wider legislative and ethical approach to labour standards such as Right to Work checks. We engage with the Supply Chain Sustainability School to share ideas regarding how best to identify and manage incidents of modern slavery should they arise. Other training topics provided by the School include: sustainable procurement; and fairness, inclusion and respect.

#### Collaboration within and outside the industry to increase awareness

Our Group director of sustainability and procurement is a member of the Gangmasters & Labour Abuse Authority's Construction Protocol, which is aimed at eradicating slavery and labour exploitation in the industry. The protocol commits signatories to:

- work in partnership to protect vulnerable workers;
- agree to share information, where possible, to help stop or prevent the exploitation of workers;
- work together to manage information sensitively and confidentially;
- commit to raising awareness within the supply chain; and
- maintain momentum through the protocol by communicating regularly.

In addition, our Group director of sustainability and procurement is a member of the Slavery & Trafficking Risk Template (STRT) Development Committee, which operates under the Social Responsibility Alliance (SRA). The SRA is an initiative that facilitates the collection of labour and human rights data to help companies build socially responsible supply chains and ultimately improve the lives of people impacted by human rights violations. The development committee is a consensus-based consortium of organisations working together to develop and maintain the STRT and other data collection tools.

#### Modern slavery training

Who	Format	Trainer	Frequency	Expert input in compiling training
All employees	E-learning	Online	On joining with refresher course every three years	General counsel, Group director of sustainability and procurement, company secretary, Pinsent Masons
All site workers	Toolbox talk	Site manager/ contracts manager	As determined by the site manager	GLAA



## Effectiveness in preventing modern slavery

We are included in the FTSE4Good Index, which rates companies on sustainability issues that include supporting human and labour rights and supply chain labour standards.

All new employees who joined the Group in 2020 undertook our e-learning module on modern slavery (see the training matrix on page 10). The module concludes with a test to assess employees' understanding and knowledge of the Act and how to identify the risks and signs of modern slavery. A score of eight out of 10 is required to pass the test. If an employee fails twice, our general counsel speaks to them to ensure that they fully understand the issues raised and why they failed.

Our plans to evaluate our labour practices against the ELS BES 6002 Ethical Labour Standard in 2020 was delayed due to Covid and is being undertaken in the second half of 2021. Once we have completed the evaluation, we will seek to register for ISO 20400:2017.

We received no reports of incidences of modern slavery in 2020 within our own business or supply chain, and therefore no investigations or remedial actions were required.

## Looking ahead

We will be reporting against the following key performance indicators in our 2021 modern slavery statement:

- employee training;
- investigations undertaken into any reports of modern slavery and remedial actions taken in response;
- embedding the use of Sedex across the Group; and
- evaluation of our labour practices against ELS BES 6002.

We will continue to be committed to human rights, our Core Values and our Total Commitments; acting ethically and operating with integrity; promoting health and wellbeing in the workplace, which includes treating others with dignity and respect; and increasing diversity and inclusion across the Group.

This statement is made pursuant to section 54 of the Act and was approved by the Board of Morgan Sindall Group plc on 2 August 2021.

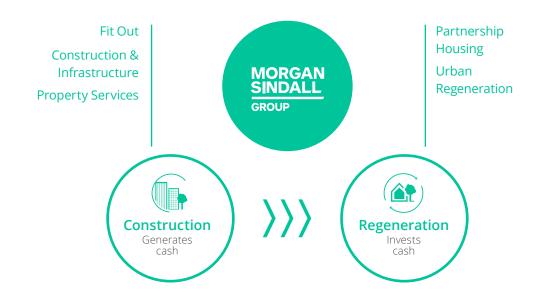
John Morgan. Chief Executive

Morgan Sindall Group plc



Appendix 1 Who we are

# Morgan Sindall Group is a leading UK construction and regeneration group, operating through five divisions



## Construction & Infrastructure

Morgan Sindall Construction & Infrastructure Ltd provides infrastructure services in the highways, rail, aviation, energy, water and nuclear markets, including tunnel design; and construction services in the education, healthcare, commercial, defence, industrial, leisure and retail sectors. BakerHicks Limited offers a multidisciplinary design and engineering consultancy based both in the UK and in Switzerland.

#### Fit Out

Overbury plc specialises in fit out and refurbishment in commercial, central and local government offices, retail banking and further education. Morgan Lovell plc provides office interior design and build services direct to occupiers.

#### Property Services

Morgan Sindall Property Services Limited provides responsive repairs and planned maintenance for social housing and the wider public sector.

#### Partnership Housing

Lovell Partnerships Limited delivers housing through mixed-tenure and contracting activities. Mixed tenure includes building and developing homes for open market sale, affordable rent, private renting or shared ownership in partnership with local authorities and housing associations. Contracting includes the design and build of new homes and planned maintenance and refurbishment for clients who are mainly local authorities, housing associations and the Defence Infrastructure Organisation.

#### **Urban Regeneration**

Muse Developments Limited works with landowners and public sector partners to transform the urban landscape through the development of multi-phase sites and mixed-use regeneration, including residential, commercial, retail and leisure.